

Information to identify the case:

Debtor 1	<u>Jeffrey D. Hart</u>	Social Security number or ITIN	xxx-xx-2470
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-29315-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey D. Hart

11/6/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey D. Hart
Debtor(s)

Case No. 17-29315-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 06, 2020

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	Jeffrey D. Hart, 435 Elm Ave, Pitman, NJ 08071-1011
cr	+ LEHMAN XS TRUST MORTGAGE PASSTHROUGH CERTIFICATES,, ROBERTSON, ANSCHUTZ & SCHNEID, P.L, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517082704	+ Asset Management 19, LLC, 17011 Beach Blvd # 300, Huntington Beach, CA 92647-5950
517082705	+ Aurora Loan Services Inc., 601 5th Ave., Scottsbluff, NE 69361-3581
517082706	Barbara Hart, 209 W Drummed Rd, Villas, NJ 08251-2026
517082708	Cape Urgent Care, PO Box 605, Marlton, NJ 08053-0605
517082712	First Tennessee Bank, PO Box 15003, Knoxville, TN 37901-5003
517082715	Jack Fascciolo DO, 1 Secluded Ln, Rio Grande, NJ 08242-1546
517082716	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
517806783	++++ NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
517138843	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
517082717	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-0000
517263057	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517082718	State Of New Jersey Division Of Taxatio, PO Box 250, Trenton, NJ 08646-0250
517128607	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517132943	+ U.S. Bank National Association, as Trustee, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517082703	EDI: AMEREXPR.COM	Nov 07 2020 01:58:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517258069	EDI: BECKLEE.COM	Nov 07 2020 01:58:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517082707	+ EDI: CITICORP.COM	Nov 07 2020 01:58:00	Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
517082709	+ EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One, POB 5253, Carol Stream, IL 60197-5253

District/off: 0312-1

User: admin

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517082710	+ EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One/Best Buy, POB 5253, Caro Stream, IL 60197-5253
517082713	+ EDI: FORD.COM	Nov 07 2020 01:58:00	Ford Motor Credit, POB 542000, Omaha, NE 68154-8000
517082714	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	GEICOR/Sears Installment, POB 6153, Rapid City, SD 57709-6153
517082711	EDI: JPMORGANCHASE	Nov 07 2020 01:58:00	Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850
517082717	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2020 21:33:00	PNC Bank NA, PO Box 3180, Pittsburgh, PA 15230-0000
517218438	EDI: PRA.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517272336	EDI: Q3G.COM	Nov 07 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517082720	EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
517082721	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCRB/Sleepys, POB 965036, OPrlando, FL 32896-5036
517082719	EDI: CITICORP.COM	Nov 07 2020 01:58:00	Sunoco/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517083254	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517082722	+ EDI: CITICORP.COM	Nov 07 2020 01:58:00	The Home Depot-CBSD, POB 790328, St. Louis, MO 63179-0328
517082723	EDI: WFFC.COM	Nov 07 2020 01:58:00	Wells Fargo, POB 10347, Des Moines, IA 50306-0347
517191230	EDI: WFFC.COM	Nov 07 2020 01:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Jeffrey D. Hart jwiesner@subranni.com dhoff@subranni.com; cwild@subranni.com; tom@subranni.com
Kevin M. Buttery	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASSTHROUGH CERTIFICATES SERIES 2007-15N, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bkyefile@rasflaw.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicing agent for U.S. Bank National Association as Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N ecfnofices@grosspolowy.com, lnolan@grosspolowy.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-15N ecfnofices@grosspolowy.com, lnolan@grosspolowy.com
Maria D. Ramos-Persaud	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-15N mramos-persaud@grosspolowy.com, ecfnofices@grosspolowy.com
Rebecca Ann Solarz	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASSTHROUGH CERTIFICATES SERIES 2007-15N, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@rascrane.com
Sindi Mncina	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N smncina@rascrane.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12